1 Tammy Hussin, Esq. (Bar No. 155290) Lemberg & Associates, LLC 6404 Merlin Drive 3 Carlsbad, CA 92011 CLERK, U.S. DISTRICT COURT Telephone (855) 301-2100 ext. 5514 4 thussin@lemberglaw.com OCT 1 0 2013 5 Lemberg & Associates, LLC CENTRAL DISTRICT OF CALIFORN 1100 Summer Street Stamford, CT 06905 Telephone: (203) 653-2250 8 Facsimile: (203) 653-3424 9 Attorneys for Plaintiff, 10 Tiffany Dixon 11 12 13 UNITED STATES DISTRICT COURT 14 CENTRAL DISTRICT OF CALIFORNIA 15 WESTERN DIVISION 16 CV 13-7513 FW Case No.: 17 Tiffany Dixon, 18 Plaintiff, COMPLAINT FOR DAMAGES 19 1. VIOLATION OF FAIR DEBT 20 VS. COLLECTION PRACTICES ACT. 15 U.S.C. § 1692 ET. SEQ; 21 General Revenue Corporation; and DOES 2. VIOLATION OF FAIR DEBT 22 1-10, inclusive, COLLECTION PRATICES ACT, CAL.CIV.CODE § 1788 ET. SEQ. 23 Defendants. 24 JURY TRIAL DEMANDED 25 **26** 27 28

COMPLAINT FOR DAMAGES

For this Complaint, the Plaintiff, Tiffany Dixon, by undersigned counsel, states as follows:

JURISDICTION

- 1. This action arises out of Defendants' repeated violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, *et seq.* ("FDCPA"), and the invasions of Plaintiff's personal privacy by the Defendants and its agents in their illegal efforts to collect a consumer debt.
 - 2. Supplemental jurisdiction exists pursuant to 28 U.S.C. § 1367.
- 3. Venue is proper in this District pursuant to 28 U.S.C. § 1391(b), in that Defendants transact business here and a substantial portion of the acts giving rise to this action occurred here.

PARTIES

- 4. The Plaintiff, Tiffany Dixon (hereafter "Plaintiff"), is an adult individual residing in Carson, California, and is a "consumer" as the term is defined by 15 U.S.C. § 1692a(3).
- 5. Defendant, General Revenue Corporation ("General"), is am Ohio business entity with an address of 11501 Northlake Drive, Cincinnati, Ohio 45249-1643, operating as a collection agency, and is a "debt collector" as the term is defined by 15 U.S.C. § 1692a(6).

- 6. Does 1-10 (the "Collectors") are individual collectors employed by General and whose identities are currently unknown to the Plaintiff. One or more of the Collectors may be joined as parties once their identities are disclosed through discovery.
 - 7. General at all times acted by and through one or more of the Collectors.

ALLEGATIONS APPLICABLE TO ALL COUNTS

A. The Debt

- 8. The Plaintiff allegedly incurred a financial obligation (the "Debt") to an original creditor (the "Creditor").
- 9. The Debt arose from services provided by the Creditor which were primarily for family, personal or household purposes and which meets the definition of a "debt" under 15 U.S.C. § 1692a(5).
- 10. The Debt was purchased, assigned or transferred to General for collection, or General was employed by the Creditor to collect the Debt.
- 11. The Defendants attempted to collect the Debt and, as such, engaged in "communications" as defined in 15 U.S.C. § 1692a(2).

B. General Engages in Harassment and Abusive Tactics

12. Within the last year, General contacted Plaintiff in an attempt to collect the Debt.

- 13. General called Plaintiff at her place of employment in an attempt to collect the Debt.
- 14. Plaintiff informed General that calls to her workplace were inconvenient and prohibited by the policy of her employer and directed General to quit dialing her at work telephone number and calls her cellular number instead.
- 15. Thereafter, despite having been so advised, General then continued calling Plaintiff at her place of employment in an attempt to collect the Debt, causing frustration and distress to Plaintiff.
- 16. General failed to notify Plaintiff of her rights in writing within five days after the initial conversation, including Plaintiff's right to dispute the Debt.

C. Plaintiff Suffered Actual Damages

- 17. The Plaintiff has suffered and continues to suffer actual damages as a result of the Defendants' unlawful conduct.
- 18. As a direct consequence of the Defendants' acts, practices and conduct, the Plaintiff suffered and continues to suffer from humiliation, anger, anxiety, emotional distress, fear, frustration and embarrassment.
- 19. The Defendants' conduct was so outrageous in character, and so extreme in degree, as to go beyond all possible bounds of decency, and to be regarded as atrocious, and utterly intolerable in a civilized community.

<u>COUNT I</u> <u>VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT</u> 15 U.S.C. § 1692, et seq.

- 20. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 21. The Defendants contacted the Plaintiff at his place of employment, knowing that the Plaintiff's employer prohibited such communications, in violation of 15 U.S.C. § 1692c(a)(3).
- 22. The Defendants engaged in behavior the natural consequence of which was to harass, oppress, or abuse the Plaintiff in connection with the collection of a debt, in violation of 15 U.S.C. § 1692d.
- 23. The Defendants used unfair and unconscionable means to collect a debt, in violation of 15 U.S.C. § 1692f.
- 24. The Defendants failed to send Plaintiff an initial letter within five days of its initial contact with Plaintiff as required by law, in violation of 15 U.S.C. § 1692g(a).
- 25. The foregoing acts and omissions of the Defendants constitute numerous and multiple violations of the FDCPA, including every one of the above-cited provisions.
- 26. The Plaintiff is entitled to damages as a result of the Defendants' violations.

COUNT II VIOLATION OF THE ROSENTHAL FAIR DEBT COLLECTION PRACTICES ACT, Cal. Civ. Code § 1788 et seq.

- 27. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 28. The Rosenthal Fair Debt Collection Practices Act, California Civil Code section 1788 *et seq.* ("Rosenthal Act") prohibits unfair and deceptive acts and practices in the collection of consumer debts.
- 29. General Revenue Corporation, in the regular course of business, engages in debt collection and is a "debt collector" as defined by Cal. Civ. Code § 1788.2(c).
- 30. The Defendants failed to comply with the provisions of 15 U.S.C. § 1692, et seq., in violation of Cal. Civ. Code § 1788.13(e).
- 31. The Defendants did not comply with the provisions of Title 15, Section 1692 of the United States Code, in violation of Cal. Civ. Code § 1788.17.
- 32. The Plaintiff is entitled to damages as a result of the Defendants' violations.

COUNT III INVASION OF PRIVACY BY INTRUSION UPON SECLUSION

- 33. The Plaintiff incorporates by reference all of the above paragraphs of this Complaint as though fully stated herein.
- 34. The Restatement of Torts, Second, § 652B defines intrusion upon seclusion as, "One who intentionally intrudes...upon the solitude or seclusion of

another, or his private affairs or concerns, is subject to liability to the other for invasion of privacy, if the intrusion would be highly offensive to a reasonable person."

- 35. California further recognizes the Plaintiff's right to be free from invasions of privacy, thus the Defendants violated California state law.
- 36. The Defendants intentionally intruded upon Plaintiff's right to privacy by continually harassing Plaintiff with the above referenced calls to Plaintiff's place of employment.
- 37. The telephone calls made by the Defendants to Plaintiff were so persistent and repeated with such frequency as to be considered, "hounding the plaintiff," and, "a substantial burden to her existence," thus satisfying the Restatement of Torts, Second, § 652B requirement for an invasion of privacy.
- 38. The conduct of the Defendants in engaging in the illegal collection activities resulted in multiple invasions of privacy in such a way as would be considered highly offensive to a reasonable person.
- 39. As a result of the intrusions and invasions, the Plaintiff is entitled to actual damages in an amount to be determined at trial from the Defendants.
- 40. All acts of the Defendants and its agents were committed with malice, intent, wantonness, and recklessness, and as such, the Defendants are subject to punitive damages.

1 PRAYER FOR RELIEF 2 WHEREFORE, the Plaintiff prays that judgment be entered against the 3 Defendants: 4 5 A. Actual damages pursuant to 15 U.S.C. § 1692k(a)(1) against the 6 Defendants; 7 8 B. Statutory damages of \$1,000.00 pursuant to 15 U.S.C. §1692k(a)(2)(A) against the Defendants; 10 C. Costs of litigation and reasonable attorney's fees pursuant to 15 U.S.C. 11 12 § 1692k(a)(3) against the Defendants; 13 D. Actual damages pursuant to Cal. Civ. Code § 1788.30(a); 14 E. Statutory damages of \$1,000.00 for knowingly and willfully committing 15 16 violations pursuant to Cal. Civ. Code § 1788.30(b); 17 F. Actual damages from the Defendants for the all damages including 18 emotional distress suffered as a result of the intentional, reckless, and/or 19 20 negligent FDCPA violations and intentional, reckless, and/or negligent 21 invasions of privacy and intentional infliction of emotional distress in an 22 amount to be determined at trial for the Plaintiff; 23 24 G. Punitive damages; and 25 H. Such other and further relief as may be just and proper. **26** 27 TRIAL BY JURY DEMANDED ON ALL COUNTS 28

1 2	DATED: October 10, 2013	TAMMY HUSSIN
3		By:
4		Tammy Hussin, Esq. Lemberg & Associates, LLC
5		Attorney for Plaintiff, Tiffany Dixon
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Case 2:13-cv-07616664.37/ATES DISTRICTICQURF, RENTRALIQUATE ICPORT CAUGORNIA Page ID #:14 CIVIL COVER SHEET

I. (a) PLAINTIFFS (Che	ck box if you are repre	esenting yourself [])	DEFENDANTS	DEFENDANTS (Check box if you are representing yourself)				
Tiffany Dixon			General Revenue Co	General Revenue Corporation				
·								
(b) Attorneys (Firm Name,	Address and Telepho	ne Number. If you	(b) Attorneys (Firm	n Name, Address and Telep	hone Number. If you			
are representing yourself,	provide same informa	ation.)	are representing y	ourself, provide same infor	mation.)			
Tammy Hussin, 6404 Merlin I counsel to Lemberg & Associ								
CT 06905; (203) 653-2250	iates, EEC, 1100 Saintifici	Street, Ithia i 1001, Stairing	W)					
II. BASIS OF JURISDIC	TION (Place an X in o	ne box only.)	I. CITIZENSHIP OF PR	RINCIPAL PARTIES-For Dox for plaintiff and one for d	iversity Cases Only			
			<u>P</u> .	TF DEF Incorporated or	DTE DEE			
X 1. U.S. Government Plaintiff	3. Federal Qu	t Not a Party)	itizen of This State	of Business in th	nis State			
Citize			itizen of Another State					
2. U.S. Government	4. Diversity (Indicate Citizenship C	itizen or Subject of a	of Business in A ↑ 3				
Defendant	of Parties in	ltem III) Fo	oreign Country L	_ 3 3 Foleigit Nation	□ 6 □ 6			
IV. ORIGIN (Place an X	in one box only.)							
Y		3. Remanded from		ansferred from Another	Multi- District			
Proceeding L. S	State Court \square	لسا Appellate Court	Reopened 🗀 Di	istrict (Specify) Li	tigation			
V. REQUESTED IN CON	APLAINT: JURY DE	MAND: X Yes	No (Check "Yes" o	nly if demanded in com	olaint.)			
CLASS ACTION under		Yes 🔀 No		NDED IN COMPLAINT:				
15 USC 1692 - Violations of t			g and write a brief statemer	nt of cause. Do not cite juriscie	ctional statutes unless diversity.)			
VII. NATURE OF SUIT (Place an X in one bo	ox only).						
OTHER STATUTES	CONTRACT	REAL PROPERTY CONT.	IMMIGRATION	PRISONER PETITIONS	PROPERTY RIGHTS			
375 False Claims Act	110 Insurance	240 Torts to Land	462 Naturalization	Habeas Corpus:	820 Copyrights			
400 State	120 Marine	245 Tort Product	L Application	463 Alien Detainee	830 Patent			
Reapportionment	130 Miller Act	Liability 290 All Other Real	465 Other Immigration Actions	510 Motions to Vacate Sentence	840 Trademark			
410 Antitrust	140 Negotiable	Property	TORTS	530 General	SOCIAL SECURITY:			
430 Banks and Banking 450 Commerce/ICC	Instrument	TORTS PERSONAL PROPERTY	PERSONAL PROPERTY	-	861 HIA (1395ff)			
Rates/Etc.	150 Recovery of Overpayment &	310 Airplane	370 Other Fraud	Others	862 Black Lung (923)			
460 Deportation	Enforcement of Judgment	315 Airplane	371 Truth in Lending	540 Mandamus/Other	863 DIWC/DIWW (405 (g))			
470 Racketeer Influenced & Corrupt Org.	151 Medicare Act	Product Liability 320 Assault, Libel &	380 Other Personal Property Damage	550 Civil Rights	864 SSID Title XVI			
× 480 Consumer Credit	152 Recovery of	☐ Slander	385 Property Damage	555 Prison Condition 560 Civil Detainee	865 RSI (405 (g))			
490 Cable/Sat TV	Defaulted Student	330 Fed. Employers' Liability	☐ Product Liability	☐ Conditions of	FEDERAL TAX SUITS			
850 Securities/Com-	Loan (Excl. Vet.)	340 Marine	BANKRUPTCY 422 Appeal 28	Confinement FORFEITURE/PENALTY	870 Taxes (U.S. Plaintiff or Defendant)			
modities/Exchange	153 Recovery of Overpayment of	345 Marine Product	USC 158	625 Drug Related	871 IRS-Third Party 26 USC			
890 Other Statutory Actions	Vet. Benefits	350 Motor Vehicle	423 Withdrawal 28 USC 157	Selzure of Property 21 USC 881	7609			
891 Agricultural Acts	☐ 160 Stockholders' Suits	355 Motor Vehicle	CIVILRIGHTS	☐ 690 Other				
893 Environmental	190 Other	Product Liability 360 Other Personal	440 Other Civil Rights					
	Contract	└─ Injury	441 Voting	710 Fair Labor Standards				
Act	☐ 195 Contract Product Liability	362 Personal Injury- Med Malpratice	442 Employment	720 Labor/Mgmt.				
896 Arbitration	196 Franchise	365 Personal Injury- Product Liability	443 Housing/ Accomodations	740 Railway Labor Act				
899 Admin. Procedures	REAL PROPERTY	367 Health Care/	445 American with	751 Family and Medical				
Act/Review of Appeal of Agency Decision	210 Land Condemnation	Pharmaceutical Personal Injury	Disabilities- Employment	Leave Act				
,	220 Foreclosure	Product Liability	446 American with Disabilities-Other	790 Other Labor Litigation				
950 Constitutionality of State Statutes	230 Rent Lease &	368 Asbestos Personal injury	448 Education	791 Employee Ret, Inc.				
Ejectment Product Liability Security Act								
FOR OFFICE USE ONLY: Case Number: CV13-7513								
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CIVIL COVER SHEET

VIII. VENUE: Your answers to the questions below will determine the division of the Court to which this case will most likely be initially assigned. This initial assignment is subject to change, in accordance with the Court's General Orders, upon review by the Court of your Complaint or Notice of Removal.

Question A: Was this case removed from		STATE CASE WAS DE	NIDING IN	THECOL	INTY OF:	r Ni	HAL DIVISION IN C	arh is	
state court?		STATE CASE WAS PENDING IN THE COUNTY OF:				Western			
Yes 🗶 No		Los Angeles							
If "no, " go to Question B. If "yes," check the box to the right that applies, enter the corresponding division in response to Question D, below, and skip to Section IX.		Ventura, Santa Barbara, or San Luis Obispo				Western			
		☐ Orange				Southern			
Question b, below, and skip to section in	Riverside or San Bernardino				Eastern				
Question B: Is the United States, or one of Its agencies or employees, a party to this		If the United States, or one of its agenties or employees, is a party, is it							
action?	A PLAINTIFF?			A DEFENDANT/			INITIAL. DIVISION IN		
Yes 🔀 No		Then check the box balow for the county in which the majority of DEFENDANT's reside		Their charicting box below for the county in which the majority of PLAINTIFF Syesies.			CACDIS:		
If "no, " go to Question C. If "yes," check the	Los Angeles			Los Angeles			Western		
box to the right that applies, enter the corresponding division in response to		Ventura, Santa Barbara, or San Luis Obispo		Ventura, Santa Barbara, or San Luis Obispo		an Luis	Western		
Question D, below, and skip to Section IX.		Orange		☐ Orange			Southern		
	Riverside or San Bernardino			Riverside or San Bernardino			Eastern		
	☐ Other			Other		•	Western		
		9 - 1		L	pr			L r	
	igeles inty	Ventura, Santa Barbara, or San Luis Obispo Counties	Orange (Riversida or Sen Bernaldino Counties		de the Central ct of California	Other	
Indicate the location in which a majority of plaintiffs reside:	3								
Indicate the location in which a majority of defendants reside:]]			×		
Indicate the location in which a majority of claims arose:]					
								9	
C.1. Is either of the following true? If so, cl	eck th	e one that applies:	C.2. Is	either o	the following true? If s	o, check the	one that applies:		
C.1. Is either of the following true? If so, check the one that applies: 2 or more answers in Column C			C.2. Is either of the following true? If so, check the one that applies: 2 or more answers in Column D						
only 1 answer in Column C and no	ancwor	in Column D	only 1 answer in Column D and no answers in Column C						
offity Fails wer in Column Cand no a	311244613	s in Column D							
Your case will initially be assigned to the SOUTHERN DIVISION. Enter "Southern" in response to Question D, below.				Your case will initially be assigned to the EASTERN DIVISION. Enter "Eastern" in response to Question D, below.					
									If none applies, answer question C2 to the right.
		Your case will in WES Enter "Western" in r	TERN DIVIS	SION.					
Question D: Initial Division?					INITIAL DIV	'SION IN CAU	15		
Enter the initial division determined by Question A, B, or C above:			Western						
				werfell)					

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Case 2:13-cv-07513-AJW Document 1 Filed 10/10/13 Page 12 of 13 Page ID #:16 UNITED STATES DISTRICT COURT, CENTRAL DISTRICT OF CALIFORNIA

CIVIL COVER SHEET

IX(a). IDENTICAL CAS	SES: Has this act	tion been previously filed in this court and dismissed, remanded or closed?	⊠ NO	YES						
If yes, list case numb	ber(s):			1						
IX(b). RELATED CASE	S : Have any case	es been previously filed in this court that are related to the present case?	⊠ NO	YES						
If yes, list case numb	per(s):									
Civil cases are deemed i	related if a previo	usly filed case and the present case:								
(Check all boxes that app	ly) 🔲 A. Arise f	A. Arise from the same or closely related transactions, happenings, or events; or								
	B. Call fo	B. Call for determination of the same or substantially related or similar questions of law and fact; or								
	C. For ot	C. For other reasons would entail substantial duplication of labor if heard by different judges; or								
	D. Involv	e the same patent, trademark or copyright <u>, and</u> one of the factors identified above in a	a, b or c also is pre	sent.						
other papers as required by	The CV-71 (JS-44) law. This form, ap ne Court for the pu	Civil Cover Sheet and the information contained herein neither replace nor supplemen proved by the Judicial Conference of the United States in September 1974, is required prose of statistics, venue and Initiating the civil docket sheet. (For more detailed instru	nt the filing and se pursuant to Local	Rule 3-1 is not filed						
Nature of Suit Code	Abbreviation	Substantive Statement of Cause of Action								
861	HIA	All claims for health insurance benefits (Medicare) under Title 18, Part A, of the Socia include claims by hospitals, skilled nursing facilities, etc., for certification as provider (42 U.S.C. 1935FF(b))	ll Security Act, as a s of services unde	mended. Also, rthe program.						
862	BL	All claims for "Black Lung" benefits under Title 4, Part B, of the Federal Coal Mine Hea 923)	alth and Safety Ac	of 1969, (30 U.S,C.						
863	DIWC	All claims filed by insured workers for disability insurance benefits under Title 2 of th all claims filed for child's insurance benefits based on disability. (42 U.S.C. 405 (g))	e Social Security /	ıct, as amended; plus						
863	DIWW	All claims filed for widows or widowers insurance benefits based on disability under amended. (42 U.S.C. 405 (g))	Title 2 of the Socia	al Security Act, as						
864	SSID	All claims for supplemental security income payments based upon disability filed un amended.	nder Title 16 of the	Social Security Act, as						
865	RSI	All claims for retirement (old age) and survivors benefits under Title 2 of the Social Sc (42 U.S.C. 405 (g))	ecurity Act, as ame	ended.						

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Tammy Hussin, Esq. Lemberg & Associates, LLC 6404 Merlin Drive Carlsbad, California 92011 Telephone: (855) 301-2100 Ext. 5514 Facsimile: (203) 653-3424

CENTRAL DISTRIC	CT OF CALIFORNIA
Tiffany Dixon PLAINTIFF(S) V. General Revenue Corporation; and DOES 1-10, inclusive,	CV13-7513 AJW
DEFENDANT(S).	SUMMONS
O: DEFENDANT(S): General Revenue Corporation A lawsuit has been filed against you. Within 21 days after service of this summon	s on you (not counting the day you received it), you

OCT 1 0 2013 Dated:

must serve on the plaintiff an answer to the attached \square complaint \square

Clerk, U.S. District Court



amended complaint

[Use 60 days if the defendant is the United States or a United States agency, or is an officer or employee of the United States. Allowed 60 days by Rule 12(a)(3)].

□ counterclaim □ cross-claim or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff's attorney, Tammy Hussin, Esq., Lemberg & Associates, LLC, whose address is 6404 Merlin Drive, Carlsbad, CA 92011. If you fail to do so, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

CV-01A (12/07)

TO:

SUMMONS